



iZōsh® International Spring Newsletter

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iZōsh Chapters have granted **942 women** a total of **\$313,794 in micro loans!**

A Note from the iZōsh International President

Dear iZōsh Members,

As iZōsh International President, it has been my joy and honor to work with the Chapter Chairs and Co-Chairs to determine how iZōsh International may provide dynamic support for each iZōsh Chapter Event. iZōsh Chapter Chairs definitely understand that hosting an iZōsh Event is an undertaking requiring multiple strong leaders with specific skill sets. iZōsh Chapter Events are always educational, inspiring, participatory, and fun! And in this newsletter, we want to celebrate those who make it happen!

It's about Leadership!

As a former Chair of the Ann Arbor iZōsh Chapter, I know how important each and every leader was to each iZōsh Event's success. (It's not just about the Speaker!). In any spectacular event there are always people working 'up front' and 'behind the scenes' to make the Event seem easy and seamless. I am so thankful for iZōsh leaders' desire for excellence, innovation, enthusiasm, and dependability. But don't just listen to me. Continue reading to page three to hear what our current iZōsh Chapter Chairs are saying about their leadership teams!

Let's Talk Numbers

iZōsh Events have resulted in North American women providing \$313,794 to 942 women since our inception. Yea! How wonderful! It is actually staggering to think about what we've been able to accomplish together, especially when the amounts have accumulated to be so high.

Thinking about the numbers accumulating can drive us to want to set **BIG GOALS** to get **MORE** dollars to provide **MORE** loans to **MORE** women. It's a natural thing to want to grow numerically. However, I propose that the accumulation of the numbers can easily turn into something that is more focused on us and our accomplishments instead of appreciating the fact that a microloan is a huge opportunity for a woman to lift herself out of extreme poverty and change her children's trajectory.

I would like to challenge us to **NOT** be so focused on the numbers that we forget the amazing impact that one microloan has on a woman living in extreme poverty. Getting to play even a small in role in just one woman's progress and accomplishments is a beautiful and impactful privilege. It is understanding this fact that fuels our enthusiasm to keep on!

Warmly,
Robin Phillips
President, iZōsh International



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Keeping You Informed: Update on the iZosh Ann Arbor Chapter

During 2021, leadership from the founding iZosh Chapter at Huron Hills Church in Ann Arbor met several times with iZosh International as the Church congregation was experiencing significant disruption. As you know, iZosh Church Chapters commit to having two iZosh Events each year. During several collaborations with iZosh International, the Ann Arbor Chapter explained the difficulty in executing two iZosh Events in light of the circumstances. iZosh International determined that the status of the Chapter would be considered to be “on pause” rather than to terminate the Chapter License Agreement.

There has now been a merger of Huron Hills Church with Grace Church which is one Church with multiple locations. There is a transition period as the “Grace North” congregation (which is in the same HHC building) transitions to become a new congregation. We expect it will take some time before Grace North decides upon their ministries and whether or not an iZosh Chapter would be included. Please join us in prayer for the health and growth of the new church.

Spring 2023 iZosh Chapter Events

Mark your calendars to participate in an iZosh Chapter Event!



Monday, May 8: Maine

The iZosh Maine Chapter is excited to gather, learn, give and celebrate! So excited, in fact, they already have a fall event scheduled as well. Mark your calendar for May 8 and October 23, 2023.

Email izoshmaine@gmail.com for more information about the Maine Chapter Events.

Friday, May 19: Birmingham, MI

Email izosh.birmingham@gmail.com for more information about the Birmingham Chapter Event.

You can also learn more about the Birmingham Chapter on their website:

<https://www.lcr.church/izosh/>

Celebrating the iZōsh Chapter Leadership Teams



Ann Arbor Chapter

Chair: Katie Glupker

Leadership Team Members: Ellie Collman, Leslie Wilkins, Melodie Marske, Ruth Ann Logue, Debbie Wagner, Ginger Raymond, Jennifer Steiner, Jane Johnson, Karen Peach, Katie Cavanagh, Sarah Owen, and Becky Matz

"The Ann Arbor leaders are visionary and ambitious. Some members of the leadership team are part of the group that created iZosh back in 2012. There is so much expertise and passion in the room every time we gather for a planning meeting or Event. An incredible team!"

-Katie Glupker

Birmingham Chapter

Co-Chairs: Therese Scheidt and Christie Hurst

Membership and Communications:
Leslie Baranowski

Treasurers:

Katie Hugel and Stacey Rolf

Loan Officers:

Stacy Milichamp and Rose Kiehle

“ Working with other like-minded women who pour their hearts into our collective mission of empowering women globally is one of the biggest blessings. Being on the leadership team for our Chapter adds a deeper purpose and joy to my life.” - Therese Scheidt



Maine Chapter

Co-Chairs: Sally Dunning and Linda Jensenius

Treasurer: Sharon Hughes

Loan Officer: Cheryl Roberts

"I view our Events as opportunities for us to 'sow' seeds of awareness for our own community of women and then provide an opportunity to reach out in a concrete way to support our sisters in need."

-Linda Jensenius

From the iZōsh International Blogs

Book Review: A Just Mission

Myra Court, iZōsh Ann Arbor Chapter Member, shares her review of the book "A Just Mission" by Mekdes Haddis

A Just Mission is a must read for the Christian church to understand what missions can look like when we look through the lens of justice and reconciliation and those we intend to serve. In this book, published in 2022, Ethiopian author Mekdes Haddis challenges readers to see missions from the perspective of the receiver, not the sender. Before one would serve a people group, she argues, one needs to understand the people and needs of the group and region. They need to understand what the leaders of the area are thinking, dreaming, and desiring for their people and land.

Local leaders know their community's needs better than outsiders; local leadership has good ideas and thoughts as to what might work best in their region. Therefore, the approach of missions should be to come alongside and assist the leaders of an area, as opposed to telling them what to do. As the tagline of the book says, those engaged in missions and support need to practice "Laying Down Power and Embracing Mutuality."

Mekdes Haddis was born and raised in Ethiopia and moved to the United States in 2003 to pursue her college studies. She completed both her B.A. and Masters degrees and is married with two children. She worked developing discipleship and outreach strategies for Christian churches and nonprofits for over ten years in the U.S. Today she leads an online community called "Just Missions", that elevates diaspora voices and works to equip the West and its allies to become mutual partners for the work of the gospel. With her own voice, Haddis encourages us to initiate relationships and build bridges with those from diverse cultures.

The book highlights weaknesses as to how the evangelical church has approached short term missions in the past. Haddis explains how many of the methods were fraught with "a white saviorism" approach, along with other injustices. The Western church often sent missionaries who were eager to help from their own Euro-centric perspective, e.g. a viewpoint that often followed logic that said: We can help them. We have the answers. We do this here, and therefore we should apply this same thing over in a foreign land with people that will appreciate our help.

How does all of this connect to iZōsh? Haddis is a promoter of micro financing for the very reason that it permits the recipient to be in charge of the methods that work best for that person in their specific location and context. Instead of leveraging power dynamics to achieve the lender's wishes, micro loans empower the recipient. Haddis also endorses microloans because Western donors learn from the loan beneficiary. The interaction is not one-directional, but embraces mutuality.

Haddis advocates that this approach should govern how we address missional and gospel connections in our local communities as well.

She encourages Christians to live lives of outreach, getting to know our neighbors -- especially those who are different from us.

A Just Mission offers new ideas regarding the future of missions, and it would be a disservice if more Christians did not listen and hear this powerful voice from Ethiopia.



How iZōsh Events Support Women Farmers: An Analysis

By Johanna Ryan, iZōsh International Visionary Board Member



Johanna Ryan, Global Director of Impact for VisionFund International, is one of the Visionary Board Members of iZōsh International. Johanna brings so much to the table! From her experience advancing microloans globally at VisionFund International, an organization whose mission is empowering families to create income and jobs, to her deeply rooted passion to empower women who are living in extreme poverty. iZōsh International benefits greatly from Johanna's expertise and passion. In this blog, Johanna shares her personal analysis of what can result from the simple act of funding a microloan for a woman farmer through iZōsh Chapter Events.

Last night I took in a delivery of groceries from one of the major UK supermarkets, and amongst all the vegetables, cheese, meat, fish, and biscuits, the item that caught my eye was the bag of carrots. Seven hundred grams, about a pound and a half, of orange root vegetable, clean and stripped of its greenery – a marvel of mechanisation. Maybe as recently as a week ago, that carrot was in the ground 90 miles away from where I type, in a 30-acre field of carrots, covered in plastic and topped with straw as protection from Scotland's frost and snow. Then at some point the supermarket ordered three tonnes of carrots and the machines went to work to get the

carrots out of the ground: straw chucker, "poly"-winder, greenery-remover, and carrot-lifter/soil-remover. And that's just the activity on the farm, and only at the end of the growing cycle. Off the farm, the process continues with other machines washing and bagging the carrots before refrigerated lorries and trailers move the produce through the distribution system, finally to land in my kitchen. This is what efficient commercial farming looks like, tonnes and tonnes of a single commodity that I buy for about 30 cents a pound, with the farmer, I trust, making a profit (although the "real" cost of food is a separate matter).

The key to this profitability is, of course, the mechanisation. While I spent some of my childhood on a small farm with vegetables, pigs, and poultry, with maybe a rotavator as the sole piece of farm machinery, most of my experience of farms has been with small holdings where mechanisation is completely unknown. I can picture in vivid colour the hillside plots in southern Ethiopia with women bent over preparing the soil with hand tools. The same scene is replicated innumerable times the world over.

So how does a farmer with, say, two acres of land and a collection of hand-held tools progress to hundreds of acres and an array of big machinery? Chances are that she or he never will personally make that transition, though the community may as small-holder after small-holder sells up when a more secure and lucrative opportunity arises. That means employment, probably in a city, and probably in some kind of factory. For simplicity's sake, I can gloss over these macro drivers of agricultural development in one paragraph, referring you to countless histories and analyses of the industrial revolution and, more recently, the growth of manufacturing in lesser-developed countries. In Indonesia, for example, per capita annual income increased from \$54 to \$3,800 between 1967 and 2017, enabling factory workers to eat well, educate their children, and buy electric cookers, televisions, scooters, and all manner of items that the subsistence farmer is unlikely ever to acquire. >>

Johanna's analysis continued...

But one step at a time: how are small-holder farmers best supported to increase their incomes on the farms that they have now? Let's just confirm that increased income is the ultimate aim: more money is not the end in itself, but it is the means by which people living in poverty are able to access regular healthcare, education and training, better food and housing, and build a safety net to prevent them falling back into poverty in difficult times.



Rael is a tea and dairy farmer from Kenya. She is one of the women whose microloan was funded during the fall 2022 iZōsh Maine Chapter Event.

iZōsh Chapter Events provide support that goes to the heart of small-holder farmers' needs – credit to invest in high-quality seeds, fertiliser, and pest/weed control to achieve maximum yields from the land. Or the investment may be in improved equipment, allowing the farmer to graduate from hand-held tools to a walking plough and a couple of oxen (which can be rented to neighbours); or perhaps a wheelbarrow to move the produce off the field to a secure shed. For the farmers supported by iZōsh microloans, even small changes can bring enormous improvements to the farmer's efficiency and, ultimately, the income earned from the land.

However, change can be very difficult, not least of all because of social pressures. iZōsh Chapter Events deliberately seek to support women in their enterprises. In the communities iZōsh microloans support, whatever the primary business focus of women, farming also features as a cheap source of the family's food and as supplementary income from the sale of the produce.

Women, however, face challenges that the men do not have in the same way or to the same degree. It is not unusual for land ownership to be restricted by custom and even by law (though that is increasingly rare), which means that women may have no authority over or input into the decisions about managing the land. Regardless of ownership, women work the fields but often do not have the same access to training about application of seeds, fertiliser, etc., simply because they are women and not perceived to be the decision-makers; and perhaps they care for young children and elderly relatives who cannot be left alone. Also in the communities where iZōsh International focuses its work, women are less likely to own a phone than men (e.g. 13% gender gap in sub-Saharan Africa) and far less likely to have access to mobile internet (e.g. 37% gender gap in sub-Saharan Africa).

Despite the challenges, I am always keen to emphasise the improvements that women, and farmers generally, have experienced in recent times.

- Between 1981 and 2016, 40% of the world became greener, which includes improved agricultural productivity.
- Approximately half the population of sub-Saharan Africa now has access to electricity, compared to only a quarter in the year 2000. Amongst the countless benefits from a reliable power source is the ability to store produce in a controlled environment. It also means that mobile phones can be charged, facilitating all manner of practical solutions and social interactions.



Johanna's analysis continued...

- Literacy rates are steadily improving: 61% for women in sub-Saharan Africa, up from 47% in 2000. Better educated women make better decisions for their children and families, and about how they manage their money and their small businesses.
- Again using sub-Saharan Africa as an example, 33% of the population now has a mobile money account, up from 12% in 2011, which is a larger proportion than any other region of the world. With mobile money, finances are more efficiently managed, and this includes saving money in secret, a true boon for anyone – especially women who have limited control of the household finances. Indeed, a mobile money account presents all sorts of opportunities to those traditionally excluded from the formal financial system, not the least of which is easy access to credit for investment, as made possible by iZōsh Chapter Events.

These improvements, along with so much other positive progress, do not, of course, reach all deprived areas of the world – “For you will always have the poor with you” – and natural disasters of all kinds have and will continue to affect the poor most of all. Yet we must recognise that advances and improvements are happening all around the globe, and, as illustrated above, sometimes at a rapid pace.

The generation of farmers born into poverty at the start of this millennium may not achieve the mechanisation that the carrot farmer in Scotland has, but she may be able to watch training videos on her phone for the best application of fertiliser; to hire a tractor from an app on her phone; and to store her carrots in a refrigerated shed to sell when demand and prices are highest. All this adds up to increased income, and all of this can be facilitated by credit from a microfinance institution supported by iZōsh Chapter Events.

The future for women farmers is full of wonderful possibilities.

2022 iZōsh Chapter Events - Microloan Recipient Highlight & Recap



Microloan Recipient Highlight

Grace, a Kenyan woman farmer and entrepreneur, was funded during the fall 2022 iZōsh Maine Chapter Event.

According to Grace's profile, “She keeps livestock and grows cash crops, such as maize and other crops. She sells her farm produce at a local market near her home.”

We are grateful to play a role in supporting a future full of possibilities for women farmers!

2022 Chapter Events Recap

iZōsh Chapters had much to celebrate in 2022. Below is a brief overview.

In 2022, iZōsh Chapters again began gathering in person for events. We celebrate all the leaders who made this possible. Putting on events is no small task. We are also thankful for the innovation of hybrid events and the women who stepped in to make new ways to gather possible. In 2022, iZōsh Chapters were able to host four hybrid events with women attending both in person and virtually.

“ The joyful noise made during the meetings as we celebrate the giving of microloans echoes with the resounding joy in our hearts. We know that these women are not just seen by us. They are seen by God. They matter not just to us, they matter to God. What a great joy and privilege to partner with other iZōsh members and with these women, in helping lift their families and communities out of extreme poverty.”

-Karen Peach
iZōsh International Board Member

Through the four 2022 events, we were able to grant a total of \$27,288 to support 84 women living in extreme poverty across the world. How beautiful it is when we can join together to give something meaningful and life-changing from our hearts!

As we gathered for events, we learned together. The stories and passions of other women have taught us so much! During this past fall's iZōsh Chapter Events we had the pleasure of learning from two incredible women. Dr. Clydette Powell, MD, shared at the Maine iZōsh Chapter Event about the impact of extreme poverty on the health of women and their families. She expanded our understanding of what life looks like for women living in extreme poverty and highlighted the need for prayer, compassion, and second chances.

Mallory Brown's passion for women's empowerment and the lessons she has learned from her Walk a Mile journey inspired us at the fall Birmingham iZōsh Chapter Event. She has learned so much from stepping into the shoes, so to speak, of 26 impoverished women around the world. After the event, one woman who attended shared, "Friday night was so inspiring and puts everything into perspective... thank you for including us in being part of something so meaningful."

Celebrate: [verb]

To take part in special enjoyable activities in order to show that a particular occasion is important

Celebration is at the core of iZōsh International and the iZōsh Chapters because we know that what we are able to engage in is important. Since its inception more than ten years ago, 942 women have been strengthened and empowered because of the generosity of the women who are part of iZōsh Chapters. Together we celebrate this!

We look forward to continuing to gather, give, learn, and celebrate together in the coming months and years!

